

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

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IN RE:

BRETT RUSKIN
RIKI RUSKIN

Debtors

Chapter 13
Case No. 10-23484-RDD

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ORDER AVOIDING JUDGMENT LIENS

Upon the motion, dated July 1, 2011 (the “Motion”), of the above debtors, Brett Ruskin and Riki Ruskin (the “Debtors”), by and through their attorney Joshua N. Bleichman, Esq., for an order pursuant to 11 U.S.C. §522(f)(1)(A) avoiding the following judgment liens against the Debtors’ residence located at 18 Parker Blvd., Monsey, New York:

(a) Arrow Financial Services, LLC, which resulted from a judgment in the amount of \$4,318.20, docketed on January 13, 2010 in the Rockland County Clerk’s Office, Instrument # 2010-00001740, against Debtors;

(b) Midland Funding LLC d/b/a Midland Funding of Delaware LLC, which resulted from a judgment in the amount of \$2,499.75, docketed on May 26, 2010 in the Rockland County Clerk’s Office, Instrument #2010-00018965, against Debtors; and

(c) NY Financial Services, LLC, which resulted from a judgment in the amount of \$1,819.35, docketed on September 3, 2008 in the Rockland County Clerk’s Office as Instrument #2008-00040472, against Debtors; and

there being due and sufficient notice of the Motion; and upon the record of the hearing on the Motion held by the Court on August 3, 2011; and there being no opposition to the

requested relief; and upon due deliberation, it appearing that the foregoing judgment liens fully impair the Debtors' homestead exemptions, it is hereby

ORDERED, that the Motion is granted and the following judgment liens on the Debtors' residence located at 18 Parker Blvd., Monsey, New York are avoided pursuant to 11 U.S.C. §522(f)(1)(A):

- (a) the judgment lien of Arrow Financial Services, LLC, docketed on January 13, 2010 in the Rockland County Clerk's Office as Instrument # 2010-00001740
- (b) the judgment lien of Midland Funding LLC d/b/a Midland Funding of Delaware LLC., docketed on May 26, 2010 in the Rockland County Clerk's Office as instrument # 2010-00018965; and
- (c) the judgment lien of NY Financial Services, LLC, docketed on September 3, 2008 in the Rockland Country Clerk's Office as instrument # 2008-00040472; and it is further

ORDERED, that the Clerk of Rockland County, New York, is directed to mark on its records that the foregoing liens are avoided pursuant to U.S. Bankruptcy Court Order; provided, that counsel for the Debtors may in the alternative file a copy of this Order with the Rockland County Clerk's Office to provide notice thereof.

Dated: August 9, 2011
White Plains, New York

/s/ Robert D. Drain
Hon. Robert D. Drain
United States Bankruptcy Judge